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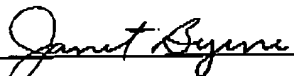
December 20, 2006

TO: Examiner Poinvil
COMPANY: Commissioner for Patents – Art Unit 3628
PHONE: 571.272.6797
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FROM: Rudolph P. Hofmann
DIRECT DIAL: (612) 607-7340
EMAIL: RHofmann@oppenheimer.com
RE: U.S. Patent Application 09/551,238
Our File No. 60021-369201

CERTIFICATE OF FACSIMILE TRANSMISSION

I hereby certify that an Amendment and Response to Office Action is being facsimile transmitted on the date shown below, to the Commissioner for Patents.


Janet Byrne

12-20-06
Date

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Serial #: 09/551,238
In reply to Office action mailed: September 26, 2006
Page 1 of 11

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Kennard L. Wottowa

Serial No.: 09/551,238

Filing Date: April 17, 2000

Title: ACCOUNT AND CUSTOMER
CREATION IN AN ON-LINE
BANKING MODEL

Group Art Unit: 3628


Examiner: F. Poinvil

Docket No: 60021-369201

MS Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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I hereby certify that this correspondence is being facsimile transmitted to the USPTO (Fax. No. 571.273.8300) or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: MS Amendment, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.


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AMENDMENT AND RESPONSE TO OFFICE ACTION**AMENDMENT**

In response to the Office action mailed September 26, 2006, please consider the following amendments and remarks.

Claims begins on page two (2) of this paper.

Remarks begin on page nine (9) of this paper.